

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Phyllis Irene Bullock**

S.S. No.: xxx-xx-7816

Mailing Address: 8 Hayland Court, Durham, NC 27713-

**Case No. 10-82002**

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Debtor.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 29, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 18, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

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John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# **CH. 13 PLAN - DEBTS SHEET** (MIDDLE DISTRICT - DESARDI VERSION)

Date: 10/26/10

Lastname-SS#: Bullock-7816

## **RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Creditor Name	Sch D #	Description of Collateral

## **SURRENDER COLLATERAL**

Creditor Name	Description of Collateral

## **ARRIARAGE CLAIMS**

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

## **REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

## **LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

## **STD - SECURED DEBTS at FMV**

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo	1	\$10,575	5.00	\$106	\$394.72	2007 Nissan Sentra
			5.00			
			5.00			
			5.00			

## **STD - SECURED DEBTS at 100%**

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

## **ATTORNEY FEE (Unpaid part)**

Law Offices of John T. Orcutt, P.C. \$2,800

## **SECURED TAXES**

IRS Tax Liens

Real Property Taxes on Retained Realty

## **UNSECURED PRIORITY DEBTS**

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See\*)

GENERAL NON-PRIORITY UNSECURED Amount\*\*

DMI= None(\$0) None(\$0)

## **PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ 418 per month for 36 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 7.12 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly Adequate Protection payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD (DeSardi Version 1/12/10) © LOJTO

## **Other Miscellaneous Provisions**

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Fingerhut Corporation\*\*  
c/o Axsys National Bank  
11 McLeland Road  
Saint Cloud, MN 56395

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Fingerhut/Axsys National Bank  
Post Office Box 7999  
Saint Cloud, MN 56302-7999

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Citifinancial  
104 Q Carrboro Plaza  
Hwy 54 West  
Carrboro, NC 27510-1597

Internal Revenue Service (MD)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

James Chambers  
8 Halyard Court  
Durham, NC 27713

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Credit Financial Services  
Post Office Box 451  
Durham, NC 27702-0451

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Credit One Bank  
585 South Pilot Street  
Las Vegas, NV 89119

National Finance  
3808 Guess Road, Ste E  
Durham, NC 27705-1550

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

NCO Financial Systems, Inc.\*\*  
507 Prudential Road  
Horsham, PA 19044

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Durham Public Schools  
c/o Professional Recovery  
2634 Chapel Hill Boulevard  
Durham, NC 27707

North Carolina Department of Re  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Equable  
1120 W. Lake Cook Road, Ste B  
Buffalo Grove, IL 60089-1970

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Plaza Processing  
c/o Biorn Corp  
7865 E Hwy 55  
Suite 101  
Rockford, MN 55373

Resurgent  
625 Pilot Road  
Ste 2  
Las Vegas, NV 89119

Stern and Associates. PA  
415 North Edgeworth Street  
Suite #210  
Greensboro, NC 27401

Target National Bank\*\*  
c/o Target Credit Services  
P.O. Box 1581  
Minneapolis, MN 55440-1581

Tribute  
Post Office Box 105555  
Atlanta, GA 30348-9999

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Wells Fargo Auto Finance  
Post Office Box 29704  
Phoenix, AZ 85038-9704